

# Workforce Strategies

## **Employee Benefits: Employer-Assisted Housing Programs**

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## INTRODUCTION

There are many reasons for employers to offer assistance to employees wishing to rent or buy homes, starting with the benefit to the employer for recruitment and retention efforts but also including benefits for the wider community.

“For the employer, it can definitely reduce turnover cost, because the employee will stay in the organization much longer. So there’s greater retention and recruiting,” Coleen Baumert, business development manager of the Pennsylvania Housing Finance Agency, said in a July 30 interview with Bloomberg BNA.

“Workforce housing demands continue to outstrip supply in neighborhoods nationwide, with employees having a hard time finding quality housing near their jobs or transit that is affordable, appealing and safe,” Robin Snyderman, principal at BRicK Partners LLC, a housing and neighborhood group in Evanston, Ill., said in an Aug. 4 e-mail to Bloomberg BNA. “In many of the neighborhoods with great jobs and transit, the housing stock remains out of reach to local workers and the demand for rental housing is particularly dramatic.

“On the flip side, in neighborhoods with less amenities that are still in transition, many workers are reluctant to ‘buy (or rent) in’ to revitalization efforts without active employer encouragement and incentives,” she added. “I think there is a lot of concern that the housing market can’t make a complete comeback without greater innovation, such as employer-assisted housing. According to the Census Bureau, fewer than 64 percent of Americans own homes, the lowest level since 1989. The share of people under age 35 who own has dropped to around 35 percent from a high of 44 percent in 2004.”

For the employer, Baumert said, an EAH program can be a “controllable, structured expense.” If the employer limits the program to a specific area around the work site, “it can revitalize the community, and help avoid tardiness and costs for employees taking leave.”

When advising employers that are considering launching an EAH program, Yonina Gray, an associate with Chicago’s nonprofit Metropolitan Planning Council, said in an Aug. 4 interview with Bloomberg BNA that “it’s really important to understand their motivations and organizational priorities.”

A Harvard study identified “four R’s” of reasons why companies offer EAH programs, Gray said: “recruitment, retention, community relations and community revitalization.” She added that in practice, employers usually have some mix of these motivations.

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## RENT OR BUY? A DILEMMA FOR EMPLOYER AND EMPLOYEE

Just as an individual or family moving into a new area must decide whether to rent or buy, those administering employer-assisted housing programs must decide whether to offer rental or home purchase assistance.

“A lot depends on the market the employer is located in, and the type of housing that would be available, and whether it’s suitable for employees,” as well as how much money the employer is willing to invest, Jeffrey Lubell, director of housing and community initiatives at Abt Associates, a global social issues company in Cambridge, Mass., said in a July 31 interview with Bloomberg BNA.

Most employer-assisted housing programs are centered on home buying assistance.

On the one hand, he said, “if it’s in an area where home ownership is attractive to employees, it’s good for the employer to offer it. Most employer-assisted housing programs are centered on home buying assistance. If you offer assistance buying, the employee is likelier to stay for a longer time.”

On the other hand, while “rental assistance is less common, if it’s in an area where home ownership is not feasible and the employee could have to live far away,” Lubell said, it could be an attractive option. For some potential employees confronted with the need to move into an expensive area to take a job, “the security deposit and first and last month’s rent could be an obstacle to moving,” Lubell said. The employer could offer to cover these costs, which may come to a total similar to what other employers offer as down payment assistance, he added.

“If you have enough money, you can offer both choices,” rental and home buying assistance, Lubell noted. “We learned the hard way in the 2000s that home ownership isn’t for everybody; renting is becoming more common. On the other hand, if [an employee is] going to live in a place more than five years, there’s no reason not to help, and encourage the employee to stick around.”

In the San Francisco Bay area, one of the nation’s most expensive, “I see a lot of housing being provided more on a temporary than a permanent basis,” Karen McCay, a partner at San Jose, Calif.-based law firm Pahl & McCay, said in a July 30 interview with Bloomberg BNA.

Bay Area employers typically offer new employees arriving from elsewhere “a few months,” up to perhaps half a year of paid rent or other relocation assistance so they have time “to look at schools and housing. I’m not seeing many large employers offering long-term housing, except at the executive level,” McCay said. The down side for workers is that it is “probably taxable income for the employee,” she added.

## EAH PROGRAMS FACE LEGAL INCENTIVES, LIABILITIES

State and local governments have various housing incentives available that may apply to employer-assisted housing programs. For example, employers in Illinois have for many years enjoyed a 50 cent credit from the state on every dollar invested in employee housing, “if they invest in housing solutions through down payment assistance, or invest in housing stock, land or a cash donation,” BRicK Partners’ Robin Snyderman said in a July 28 interview with Bloomberg BNA. Nonprofits can transfer the tax credit, she added.

There is an active attempt to expand such incentives to the national level. H.R. 480, the “Housing America’s Workforce Act of 2015,” was introduced Jan. 22 by Rep. Nydia M. Velázquez (D-N.Y.) and referred to the House Financial Services Committee the same day.

“Under her proposal, employers could qualify for a 50 percent tax credit when helping employees with rent and home ownership assistance,” Velázquez’s office said in a Jan. 22 statement. “For small firms, the credit would be as much as 100 percent of the outlay. Additionally, this assistance would not be included in employees’ gross income, helping lower tax bills for low-income and middle-income workers. The measure also authorizes grants for local government and nonprofit housing groups that seek to promote the growth of employer-assisted housing programs.”

“Employer-assisted housing programs have a strong track record of increasing affordable housing options for working families, while benefitting the economy and strengthening local communities,” Velázquez said in the press release. “The biggest hurdle for many home buyers is saving enough for a down payment and my bill will make this easier for them by incentivizing employer assistance. Also under this bill, we can encourage businesses of all sizes to consider housing assistance as a way of compensating their employees, especially in major cities where there has been job growth, but the housing market remains tight.”

She highlighted the problem of rising rents and low home ownership rates in the New York City area. “Workers in New York face unique challenges finding suitable housing for themselves and their families. By harnessing innovative solutions in the private sector we can help alleviate this problem, while encouraging business growth and helping small companies attract and retain high-quality employees.”

But not all legal and tax ramifications of EAH programs are positive.

“The issue is what is taxable income,” Pahl & McCay’s Karen McCay said. “We have a lot of apartment [management] clients that offer discounts, like a 5 percent discount on rent, to [employees of] major employers, such as Google, eBay and Apple, which do not count as taxable income for the employee. But if

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“Employer-assisted housing programs have a strong track record of increasing affordable housing options for working families, while benefitting the economy and strengthening local communities.”

the employer is helping with a mortgage it could count as taxable income for the employee and also for the employer.”

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“The Fair Housing Act is not only violated via intentional discrimination; it is also violated via statistical disparities.”

EAH programs should take into account the U.S. Supreme Court’s June 25 ruling upholding key portions of the Fair Housing Act in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.*, 2015 BL 202631, U.S., No. 13-1371, 6/25/15, Snyderman said. “The Fair Housing Act is not only violated via intentional discrimination; it is also violated via statistical disparities,” she noted.

Shortly after the Supreme Court decision, the Department of Housing and Urban Development released its Affirmatively Furthering Fair Housing final rule, which also addresses disparate impact, Snyderman added.

“Though off the radar screen of most employers, probably, these milestones WILL motivate local jurisdictions nationwide to strengthen their partnerships and strategies for improving housing options in both struggling neighborhoods and more desirable ‘opportunity areas,’ ” Snyderman added in an Aug. 4 e-mail to Bloomberg BNA. Even more important for employers, she said, “are the requirements in the Affordable Care Act (and the related new IRS requirements for nonprofit hospitals) and some of the related best practices related to hospitals getting more engaged in housing and community development.”

“It strikes me that these guidelines for hospitals and the partnerships they should pursue with public sector leaders are very similar to [the HUD] guidelines for public sector leaders, and the partnerships they should pursue with the private sector,” she said. “Historically, place-based institutions like hospitals and universities are quicker to understand their self-interest in employer-assisted housing, but their tactics are often quite replicable among other businesses as well. As such, the best practices emerging from the Affordable Care Act are great examples for others.”

## HOW TO SET UP AN EAH PROGRAM THAT WORKS

Many employers have been offering housing assistance to their employees for a number of years, so there is a lot of wisdom to be gained from their experience.

First, “have a good understanding of real estate in your area, because real estate is constantly changing,” advised Washington University’s Ashley Johnson. “Make sure the benefit is enough to assist employees.”

If offering rental assistance rather than home buying assistance, or letting employees live in housing that the employer owns, “it’s better to have everyone agree [in writing] on what the terms are, rather than when they’re fighting about it later,” Pahl & McCay’s Karen McCay said, a point echoed by the Hope Home Foundation’s Dawn Lane.

“There is a common-sense approach in the search for high-end talent,” McCay added. “Most employers look at what other employers are offering, and employer-assisted housing is an increasingly popular benefit. It would make sense it’s more popular in more expensive areas.”

Several people with experience noted that it’s essential to bring outside experts into the process. “I would say to employers that a third-party administrator cuts down on paperwork and keeps transactions arms-length so you don’t get involved in people’s backgrounds,” the Long Island Housing Partnership’s Peter J. Elkowitz, Jr., said.

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Several people with experience noted that it’s essential to bring outside experts into the process.

That way, added LIHP Senior Vice President James Britz, “it doesn’t have to be run through the employer’s HR department.”

“It’s helpful to work with an outside provider that already has those [written] agreements pre-prepared,” Lane said. Her foundation’s stock agreements, for example, deal with such matters as what happens if an employee who has been given housing assistance gets too sick to work or is terminated, she said.

The costs to the employer of not doing EAH right can be very high, Lane warned. “Home buying is a complicated process. If someone defaults, that’s \$25,000 wasted.” On the other hand, “a lot of programs are just sitting out there [unused] on a website.”

Employers can also seek out staff at nonprofits, or Realtors, who have taken the National Association of Realtors’ EAH classes, which are offered both at the group’s Washington, D.C., headquarters and in various other cities at various times. The classes have four modules, Holly Moskerintz, who oversees the program, said in a July 28 interview with Bloomberg BNA:

- workforce housing in general, and why employers might want to institute an EAH program;

- how EAH programs work;
- three different types of EAH programs—home buying and ownership assistance, counseling, and financial assistance; and
- an action plan, including partnerships with nonprofits, lenders, and home improvement stores.

It's also important to give careful thought to how the program will be structured financially. For home buying assistance programs, said Abt Associates' Jeffrey Lubell, "if you're only giving people \$5,000, it doesn't make sense to ask them to repay it. But if you're giving \$15,000 to \$20,000, you really ought to structure it as a repayable loan," perhaps with the condition that the employee live in the house for a certain amount of time.

Similarly, universities with EAH programs can require an employee whom it helped to buy a home to repay the loan "plus a share of the real estate appreciation" when he or she moves out, and give the university the option to buy it back at a discount for resale to another employee. That way, everybody wins, with the employee also making a profit, Lubell said.

Employers should also look into such options as working with nonprofits on community land trusts, limited equity cooperatives (mainly in New York City) or deed-restricted housing, Lubell said.

Another financial option, the one-time match to help an employee buy a home, or a one-time rental assistance package, has the advantage that "the cost doesn't keep going up for the employer," Elkowitz said.

It's also important for employers to "think about whom they are trying to recruit and how to get the word out to current and new employees," he added.

"Make sure the program is well marketed," Johnson agreed.

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## CASE STUDIES

### Nonprofit Associations

Local nonprofit organizations that can assist employers with EAH programs operate across the country. BRicK Partners' Robin Snyderman pointed to the Buffalo Niagara Medical District, "a nonprofit umbrella organization supporting employers in Buffalo's rapidly growing health care industry. Concerned about parking troubles and environmental sustainability, since so many workers commute from the suburbs, BNMC launched an aggressive strategy for identifying the range of ways employers can improve the livability of the residential areas around campus for current and potential workers as well as existing residents. Housing was among several priority areas identified."

She also cited Milwaukee's Near West Side Partners, "a newer initiative, founded by Harley Davidson, Marquette University, Aurora Healthcare, Miller Coors, Weigand and the Potawatomi Business Development Corp. Also motivated by the desire to improve the livability and appeal of these transitioning Milwaukee neighborhoods, NWSP employers have been surveying employees in part to understand their interest and concerns regarding the area housing stock."

For both organizations, Snyderman said, "all options are on the table for consideration—everything from supporting basic financial literacy and neighborhood promotion to home ownership and rental assistance to more aggressive development partnerships or loan programs."

Chicago's Metropolitan Planning Council has more experience in EAH, having helped employers launch programs since 2001. "Our biggest partner is the University of Chicago, which has invested a little over \$2 million of its own money in an EAH program," the MPC's Gray said. This investment in the university's Hyde Park area and surrounding neighborhoods has generated more than \$50 million in investment from participating employees, she added.

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Chicago's Metropolitan Planning Council has more experience in EAH, having helped employers launch programs since 2001.

Snyderman noted that the university's program "started in a hot market and was all about promoting affordability. Since the foreclosure crisis, the focus has been on down payment assistance and rental assistance."

Another major area employer with a large EAH program until it was forced to scrap it for budgetary reasons was the Chicago Public Schools, Gray said. Since 2013, the MPC has been working on narrowing the range of businesses it works with on EAH programs to focus on certain sectors, she said. "Different employers require different pitches and have different motivations and organizational priorities."

"For many years, we matched employers with housing counselors around the area," Gray said. This method helps erect a firewall between employers and their

employees participating in EAH programs, because it is the counselors who “walk employees through the home buying process and offer credit counseling,” so the employers don’t have to see personal financial information, she added.

## The Hope Home Foundation

Dawn Lane had experience as a “master instructor” for the National Association of Realtors’ classes on employer-assisted housing when she struck out on her own and founded the Hope Home Foundation, a 501(c)(3) nonprofit based in Las Vegas. She enlisted the help of locally based Internet shoe retailer Zappos, famed for its employee benefits, in developing the foundation’s “Under One Roof” EAH program, which is now the major part of the foundation’s work.

“The way we approached it is basing it off a health plan kind of model,” she said in a July 30 interview with Bloomberg BNA. “We have realtors and lenders that are approved to distribute federal, state and local grant money, and title companies giving discounted titles, all bundled into a package for the employer. Also, Freddie Mac has helped fund us with Workforce Housing Initiative money.”

“We did a two-day rollout at Zappos,” Lane recalled. The company suspended its program briefly during the economic downturn, but resumed it four years ago when matters improved, she said. “The first home buyer after the relaunch just bought a second home, and is moving into that one and renting out the first. So now he’s a real estate investor!”

When the Hope Home Foundation starts working with a new employer, Lane said, “we talk to the company, to HR about its goals and do a cost-benefit analysis of recruitment costs. If it makes sense to you to hold onto an employee, could we take some of that [value] and give it as a grant to the employee?”

With employees, “we talk about the benefits of home ownership,” she said. The foundation is also active in assisting “homeowners who are in trouble,” of which there are too many in Nevada, a state with one of the nation’s highest rates of foreclosure following the real estate crash and economic downturn several years ago.

Additionally, the foundation is engaged in community development work, partnering with the Urban Land Institute to “repurpose part of the city” to help working people who need housing and “are turning into the new working poor,” Lane said.

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## Long Island Housing Partnership Inc.

The affordable housing provider Long Island Housing Partnership Inc., based in Hauppauge, N.Y., “was conceived over 15 years ago to establish employer-assisted housing programs that would recruit and retain employees to Long Island,” President and CEO Peter J. Elkowitz, Jr., said in a July 29 interview with Bloomberg BNA. More than 140 employers are members.

At first, Elkowitz said, LIHP’s assistance was targeted at families earning up to 80 percent of the area’s median income, but then eligibility was expanded to those earning 120 percent of median income or even 130 percent in some cases. Long Island “is a very expensive area,” he noted.

Another particular feature of the area that LIHP focuses on is the age of some of the houses in the suburbs of New York City. Famously, Levittown traces its roots to mass-produced homes built by developers Levitt and Sons Inc. beginning in 1947 during the post-World War II housing shortage—almost 70 years ago now. So “for aging suburban housing stock, we help with rehabilitation as well as down payments,” Elkowitz said. Home rehabilitation, a requirement of one of the LIHP’s funders, “has a ripple effect on the local economy of all the services [home buyers] use.”

Employee borrowers can get \$12,000 to \$92,000 in subsidies based on income, in a tiered or “layered” structure, Elkowitz said: those earning up to 80 percent of the median income may receive three sources of funds, those earning up to 120 percent get two sources and those up to 130 percent get one source. Other services for employees include credit counseling to promote “fitness” for home ownership, “mortgage counseling to help them secure the right mortgage,” and even “how-to-rehabilitate-your-home counseling,” he said.

“Through the education, they learn what they’re getting involved in, their responsibilities, budgeting, and how not to be taken advantage of through the home inspection,” he added.

Also available is “foreclosure counseling if they run into trouble,” although Elkowitz was quick to add that less than 1 percent of homes purchased with the help of the LIHP have ever gone into foreclosure. In fact, during the real estate crash that triggered the general economic meltdown starting around 2008, purchasers going through LIHP-associated programs were at an advantage, being employees with a stable income, enabling them “to take advantage of falling prices” to buy homes that might otherwise have been out of their reach, he said.

Employer members range in size from those with just five employees to those with thousands, including, at one point, the defense contractor Northrop Grumman, Elkowitz said. The Long Island Jewish North Shore Hospitals participate, as do accounting firms and even payroll service companies that make home-buying help available to their “part-time runners who drop off payroll.”

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## The Pennsylvania Housing Finance Agency

The Pennsylvania Housing Finance Agency, an arm of the state government based in the state capital of Harrisburg, began working with employers on employer-assisted housing programs in 2004, Business Development Manager Coleen Baumert said. To date, the agency has made 207 loans totaling \$24.7 million through the program, according to figures provided by her and Scott Elliott, the agency's director of communications.

The purpose, Baumert said, is “to provide housing opportunities to everyday workers within the community—health care workers, firefighters, teachers, nurses and county workers—who may have to travel 60 miles to get to work. The idea is to help these professionals take a stake in the community they serve. The employer can help them stretch their home-buying dollars.”

Employers can join the PHFA for free just by signing an agreement to provide a housing benefit of at least \$500 to their employees. Employers can remain in good standing with the PHFA for several years even if no employees take advantage of the benefit, Elliott said.

Programs can be structured however the employer wishes, though the agency makes suggestions, such as making available to home-buying employees grants or forgivable loans—for example, a \$2,000 loan forgiven at 20 percent per year over five years. Amounts offered can also be income linked. “This helps retain employees for five years and helps recruit new employees,” Baumert said. “For the employer, this can reduce turnover costs.”

To take another example, she said, “a hospital could specify that the employee has to buy a home within five miles so he or she can walk to work. This reduces commuting time and improves morale.”

For its part, the PHFA provides individual home buyers in an approved EAH program with “an affordable mortgage, along with down payment and closing costs assistance up to \$8,000,” or 4 percent of the purchase price, Baumert said. The maximum assistance it provides to individual home buyers not in an EAH program is \$6,000, she noted.

Mortgages through the agency come with low or no mortgage insurance payments, for amounts up to 95 percent or even 97 percent of the cost of the home.

And to further help out employers, “if it's difficult for HR to get the ball rolling, we provide a sample promissory note, applications and guidelines,” Baumert said.

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## Washington University in St. Louis's EAH Program

Washington University in St. Louis's Employer Assisted Housing Program, established in 1997, has served more than 180 university faculty and staff to date, Ashley Johnson, program administrator, said in an Aug. 3 interview with Bloomberg BNA. "We offer 5 percent of the purchase price of a home, or up to \$8,500, toward the down payment or closing costs of a new house," she said.

The program is geographically restricted to five neighborhoods near the university, such as St. Louis's "Delmar Loop," and borrowers must use one of five approved lenders to qualify for the five-year forgivable loans, Johnson said. "As long as they live in the house for five years, it's totally forgiven."

"The results have been excellent," she added. "One of the main purposes of the program is to stabilize and revitalize the neighborhoods around the university. We have residents constantly interested in moving into these thriving, flourishing neighborhoods." For university employees, it's attractive being within easy commuting distance, or even walking distance, of their workplaces, and the loans make their purchase more affordable, Johnson said.

All first-time home buyers through the program are offered home-buying classes through one of the university's partners "to make them feel more comfortable about that process," Johnson said. "There have been no financial difficulties, and we have never had an employee default on a forgivable loan."

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## CONCLUSION

While some employer-assisted housing programs were mothballed during the economic downturn several years ago, they are now springing up again around the country. It's a type of benefit that can be very attractive in an increasingly competitive labor market, especially in areas where rents and home prices are high enough to impose a barrier on job candidates who would have to move to be within commuting distance.

Employers should draw on others' experiences and the plethora of advisory services and potential partners available in many areas among nonprofit housing advocacy groups and lenders, in order to offer their employees the best options at the lowest cost.

## RESOURCES

Information on the National Association of Realtors' Employer-Assisted Housing classes is online at <http://www.realtor.org/programs/housing-opportunity-program/employer-assisted-housing-class>. Call Holly Moskerintz at 202-383-1157, or e-mail her at [eah@realtors.org](mailto:eah@realtors.org).

The U.S. Supreme Court's June 25 ruling upholding key portions of the Fair Housing Act in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.*, 2015 BL 202631, U.S., No. 13-1371, 6/25/15, is available online at [http://www.supremecourt.gov/opinions/14pdf/13-1371\\_m64o.pdf](http://www.supremecourt.gov/opinions/14pdf/13-1371_m64o.pdf).

The Department of Housing and Urban Development's Affirmatively Furthering Fair Housing final rule is available online at <http://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf>.

Washington University in St. Louis's Employer Assisted Housing Program is online at <http://eahp.wustl.edu/>. Contact Ashley Johnson, program administrator, by phone at 314-747-2336 or by e-mail at [johnsonas@wusm.wustl.edu](mailto:johnsonas@wusm.wustl.edu).

BRicK Partners LLC, a housing and neighborhood group in Evanston, Ill., is online at <http://www.brickllc.com/>. The general e-mail address for information is [info@brickllc.com](mailto:info@brickllc.com) and the phone number is 847-268-8633.

The Las Vegas-based nonprofit home ownership group Hope Home Foundation is online at <http://hopehomefoundation.com/> and can be reached by e-mail at [hopehomefoundation@gmail.com](mailto:hopehomefoundation@gmail.com) or by phone at 702-497-6967.

Chicago's nonprofit Metropolitan Planning Council is online at <http://www.metroplanning.org/>, tel. 312-922-5616. A guidebook on EAH programs is on the organization's website at <http://www.metroplanning.org/eahguidebook/>.

The affordable housing provider Long Island Housing Partnership Inc., based in Hauppauge, N.Y., can be found online at <http://lihpa.org/>, tel. 631-435-4710.

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Near West Side Partners Inc., a Milwaukee neighborhood revitalization nonprofit with employer members, is online at <http://www.nearwestsidemke.org/>.

The Pennsylvania Housing Finance Agency, Harrisburg, Pa. (a state government body), is online at <http://www.phfa.org/>, tel. 717-780-3800.

Text of H.R. 480, the Housing America's Workforce Act of 2015, can be found at <https://www.congress.gov/bill/114th-congress/house-bill/480/text>.



